



Atty. Dkt. No. 037607-0232

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Gang et al.

Title: SYSTEM AND METHOD FOR
FACILITATING SALE OF A
LOAN TO A SECONDARY
MARKET PURCHASER

Appl. No.: 10/737,295

Filing Date: 12/16/2003

Examiner: Richard C. Weisberger

Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING
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Roberta A. Cooper
(Printed Name)
Roberta A. Cooper
(Signature)

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to
Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being
submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not
intended as an admission that such document constitutes prior art against the claims of the
present application or that such document is considered material to patentability as defined in
37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be
appropriate to antedate or otherwise remove as a competent reference any document which is
determined to be a *prima facie* art reference against the claims of the present application.

03/21/2005 AWONDAF1 00000083 10737295

04 FC:1806

180.00 OP

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

The relevance of the foreign-language documents is described in English-language abstracts for the documents provided herewith. An English translation of the foreign-language documents is not readily available. However, the absence of such translation does not relieve the PTO from its duty to consider the submitted foreign language documents (37 CFR §1.98 and MPEP §609).

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 3/17/05

By Jean M. Tibbetts

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5531
Facsimile: (414) 297-4900

Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193

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Substitute for form 1449B/PTO
MAR 17 2005 INFORMATION DISCLOSURE STATEMENT BY APPLICANT
 Date Submitted: March 17, 2005
 (use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number	10/737,295
Filing Date	12/16/2003
First Named Inventor	John E. Gang
Group Art Unit	3624
Examiner Name	Richard C. Weisberger

Attorney Docket Number 037607-0232

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
A1	6,651,884	B2		Predergast et al.	11-25-2003	
A2	6,594,635	B1		Erlanger	07-15-2003	
A3	6,584,467	B1		Haught et al.	06-24-2003	
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Examiner Signature

Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/737,295
Date Submitted: March 17, 2005 (use as many sheets as necessary)				Filing Date	12/16/2003
				First Named Inventor	John E. Gang
				Group Art Unit	3624
				Examiner Name	Richard C. Weisberger
Sheet	2	of	3	Attorney Docket Number	037607-0232

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		U.S. Patent Document		
B1	20030220879	A1	Gaughan et al.	11-27-2003
B2	20030217034	A1	Shutt	11-20-2003
B3	20030208385	A1	Zander et al.	11-06-2003
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		Offic e ³	Number ⁴		
B37	JP	2003223559	A	Good Loan KK	08-08-2003
B38	WO	01/041019	A2	Gauer et al.	06-07-2001
B39	JP	2002288426	A	Fukui Ginko KK	10-04-2002

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		Offic e ³	Number ⁴	Kind Code ⁵ (if known)				
C1	WO	01/27832	A1	Karkukly et al.	04-19-2001			
C2	JP	2002259696	A	Tokyo Mitsubishi Ginko KK	09-13-2002			
C3	JP	2002007701	A	Dainippon Printing Co. Ltd.	01-11-2002			
C4	JP	04182868	A	Kosaka	06-30-1992			
C5	WO	2003009152	A1	Cochran et al.	01-30-2003			
C6	WO	0223443	A1	Flynn	03-21-2002			
C7	WO	0208855	A2	Ward et al.	01-31-2002			
C8	WO	0198999	A2	Poulter et al.	12-27-2001			
C9	WO	0180123	A1	Beg et al.	10-25-2001			
C10	WO	0163534	A2	Watje et al.	08-30-2001			
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C14	WO	0133461	A1	DiPietro	05-10-2001			
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C17	WO	0075833	A2	Tran et al.	12-14-2000			
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C19	WO	0021011	A2	Nishith et al.	04-13-2000			
C20	WO	9948036	A1	Jammal et al.	09-23-1999			

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	C21	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 213 pgs.	

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